

1 HON. JUDGE RICHARD A. JONES  
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6 **UNITED STATES DISTRICT COURT**  
7 **WESTERN DISTRICT OF WASHINGTON AT SEATTLE**

8 CHRISTOPHER RICHARD CHAPIN,

9 Plaintiff,

10 v.

11 THE PRUDENTIAL INSURANCE  
12 COMPANY OF AMERICA, MICROSOFT  
13 CORPORATION, and the MICROSOFT  
14 CORPORATION WELFARE PLAN,

15 Defendants.

No. 2:19-cv-01256-RAJ

16 DECLARATION OF CHRISTOPHER  
17 RICHARD CHAPIN

18 CHRISTOPHER RICHARD CHAPIN makes the following declaration based on  
19 personal knowledge:

20 1. I am over 18 years of age. I am competent to testify. The facts contained in this  
21 Declaration are based on my personal knowledge, unless stated otherwise.

22 2. I am the plaintiff in this matter.

23 3. Because I was not receiving my normal wages from Microsoft and received no  
24 disability insurance payments from Prudential to replace my job income, my family was forced  
25 to liquidate just over \$15,000 from our retirement savings to pay taxes in 2019.

1       4.     As an additional result of the lack of my normal job wages and disability  
2 insurance benefits, my family was not able to make our normal contributions to our IRA and  
3 SEP accounts in 2018 and 2019. My family had to transfer a total of \$22,858 from our  
4 brokerage accounts to our IRA and SEP accounts for tax years 2019 and 2019.

5       5.     Had I received disability benefits from Prudential at the time, my family would  
6 have been able to make these contributions without having to remove assets from other  
7 retirement accounts.

8       6.     My family's investment portfolio has returned 11.61 percent annually during the  
9 period October 9, 2018 through March 24, 2021.

10      **I declare under penalty of perjury of the laws of the State of Washington and the  
11 laws of the United States of America that the foregoing is true and correct.**

12      Dated this 11 day of April, 2021 at Redmond, Washington.

14      *Christopher Richard Chapin*

15      Christopher Richard Chapin (Apr 11, 2021 21:34 PDT)

16      CHRISTOPHER RICHARD CHAPIN